

TABLE 1b

WHAT PREMIUMS AND COST-SHARING ARE APPLICABLE TO PROTOTYPE FAMILIES WITH INCOMES ABOVE 150 PERCENT OF THE FEDERAL POVERTY LEVEL UNDER SELECTED STATE EMPLOYEE AND FEDERAL EMPLOYEE PLANS?

Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected state employee and federal employee plans	
		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option ¹	Federal Employee Health Benefit Plan: BCBS standard PPO Option ²
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
Child with occasional cold or ear infection (composite #1)	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 ^a 88 ^b 16 ^c	90 88 48	\$15 x 2 50%(\$88) \$48	\$12 x 2 \$88 \$48
Child with cerebral palsy (composite #2)	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs <u>Care for condition:</u>	54, 36 ^a 88 ^b 16 ^c	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

Source: Center for Health Services Research and Policy, 1999.

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				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
te #2)	16 M.D. visits 16 Rx drugs 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit	54, 36 ^a _{x15} 16 ^c 581 ^d _{/day} 1,800 ^a 120 ^a 41 ^a	594 256 2,905 1,800 120 41	\$20 x 16 \$256 0 0 \$20 \$20	\$12 x 16 \$52 + 20%(\$204) 0 \$312 + 5%(\$1,488) \$12 \$12 Note: To simplify calculations, \$400 deductible applied to ER and surgery.
Child with severe diabetes (composi	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 ^a 88 ^b 16 ^c	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

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				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
te #3)	Care for condition: 16 M.D. visits 16 Rx drugs 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit	54, 36 ^a _{x15} 16 ^c 581 ^d _{/day} 1,800 ^a 120 ^a 41 ^a	594 256 2,905 1,800 120 41	\$20 x 16 \$256 0 0 \$20 \$20	\$12 x 16 \$52 + 20%(\$204) 0 \$312 + 5%(\$1,488) \$12 \$12 Note: To simplify calculations, \$400 deductible applied to ER and surgery.
Child with catastrophic	Routine care: 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 ^a 88 ^b 16 ^c	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

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				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
injury (composite #4)	<u>Care for condition:</u> 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit 1 Rx drug 2 follow-up dental visits 2 crowns	581 ^d _{/day} 3,276 ^a 120 ^a 41 ^a 16 ^c 14 ^e 230 ^f	2,905 3,276 120 41 16 28 460	0 0 \$20 \$20 \$16 \$28 \$460	0 \$312 + 5%(\$2,964) \$12 \$12 \$16 25%(\$28) 25%(\$460) Note: To simplify calculations, \$400 deductible applied to ER and surgery.

Source: Center for Health Services Research and Policy, 1999.

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				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
Child with serious mental illness (composite #5)	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 ^a 88 ^b 16 ^c	90 88 48	\$15 x 2 50%(\$88) \$48	\$12 x 2 \$88 \$48
	<u>Care for condition:</u> 16 outpatient MH visits 16 outpatient SA visits 16 Rx drugs 1 four-day MH stay	131, 101 _{x15} ^a 131, 101 _{x15} ^a 16 ^c 581 _{/day} ^d	1,646 1,646 256 2,324	20%(\$535) + 35%(\$1,111) 20%(\$535) + 35%(\$1,111) \$256 0	\$312 + 60%(\$1,334) 60%(\$1,646) \$52 + 20%(\$204) \$150 x 4 Note: To simplify calculations, \$400 deductible applied to ER and MH visits.
Child	<u>Routine care:</u>				

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				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
with congenital heart defect (actual case)	2 M.D. visits (otitis)	54, 36 ^a	90	\$15 x 2	\$12 x 2
	2 Rx drugs (otitis)	3.95 ^g	7.90	\$7.90	\$7.90
	1 ER visit (pneumonia)	88 ^b	88	50%(\$88)	\$88
	1 Rx drug (pneumonia)	25.16 ^g	25.16	\$25.16	\$25.16
	1 M.D. visit (pneumonia)	36 ^a	36	\$15	\$12
	<u>Care for condition:</u>	110, 50 ^a	160	\$20 x 2	\$12 x 2
	2 M.D. visits (cardiology)	36 ^a	36	\$15	\$12
	1 M.D. visit (pediatry)	120 ^a	240	\$20 x 2	\$12 x 2
	2 M.D. visits (surgery)	24,047.4	24,047.	0	0
	1 five-day hospital stay, plus 1 surgery	9	49	0	\$312 + 5%(\$17,473)
	1 Rx drug	17,785	17,785	\$4.68	\$4.68
	1 pre-op M.D. visit	4.68 ^g	4.68	\$20	\$12
		120 ^a	120	\$20	\$12
		41 ^a	41		

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	1 follow-up M.D. visit				Note: To simplify calculations, \$400 deductible applied to ER and surgery.

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References

1. Source: 1999 Summary of Maryland State Employees Health Benefits.
2. Source: Blue Cross and Blue Shield Service Benefit Plan, Federal Employees Health Benefits Program, 1999. Assumes use of preferred providers only. This policy also includes a \$400 and \$100 per family deductible for medical and pharmaceutical services, respectively, and an annual cost-sharing cap of \$2,000 per family that excludes mental health and substance abuse as well as dental expenses (however, in order to replicate most states' policy, out-of-pocket expenditures resulting from premiums and cost-sharing for all

Source: Center for Health Services Research and Policy, 1999.

services covered under the plan are counted toward the cumulative maximum). The coinsurance percentage is calculated on the billed or allowable charge, whichever is less.

- a. Kirchner, M. (1990) Where do your fees fit in? Medical Economics, pp. 76-105, October 1.
- b. Federal Register. (1998) Vol. 63, No. 211, pp. 58596-58897, November 2 (Total physician payment for selected procedures under Medicare).
- c. Hong, S.H., and Shepherd, M.D. (1996) Outpatient prescription drug use by children enrolled in five drug benefit plans. Clinical Therapeutics, Vol. 18, No.3, pp. 528-545.
- d. Newacheck, P.W., and Taylor, W.R. Childhood chronic illness: Prevalence, severity, and impact. American Journal of Public Health, Vol. 82, No. 3, pp. 364-371.
- e. Complete schedule of dental allowances, Standard Option Blue Cross and Blue Shield Service Benefit Plan, Federal Employees Health Benefits Program, 1999.
- f. 1999 Summary of Maryland State Employees Health Benefits.
- g. Parent-reported information (including bills).